

Certificate Number: 14912-PAM-DE-034111518

Bankruptcy Case Number: 19-05367



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 19, 2020, at 10:45 o'clock AM EST, Victor Holderman completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 19, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor